



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/672,596	09/26/2003	Lynn Holm-Blagg	20375-040700	8648
20350 7590 07/05/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER GRAHAM, CLEMENT B	
			ART UNIT 3692	PAPER NUMBER
			MAIL DATE 07/05/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/672,596

Applicant(s)

HOLM-BLAGG, LYNN

Examiner

Clement B. Graham

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on 26 September 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-20, are rejected under 35 U.S.C. 102(b) as being anticipated by Hilt et al (Herein Hilt U.S Patent 5, 465, 206).

As per claim 1 Hilt discloses a system for implementing consumer based communication rules in relation to a financial account, the system comprising:
a microprocessor based rule engine ("i. e, "payment network rules" see column 18 lines 45-52) and a computer readable medium, wherein the computer readable medium includes instructions executable by the microprocessor based rule engine to:
receive a trigger, wherein the trigger (see column 21 lines 1-6) indicates a correspondence associated with the financial account;
receive a communication rule from a participant associated with the financial account;
incorporate the communication rule into a communication rule set maintained on the computer readable medium;
access information associated with the financial account;
apply the communication rule set to the information associated with the financial account, wherein a content of the correspondence is based at least in part on the application of the communication rule set. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62).

As per claim 2 Hilt discloses wherein the financial account is part of an account group, wherein the communication rule is directed to a set of financial accounts

Art Unit: 3692

from the account group, wherein the set of financial accounts is selected from a group consisting of: all accounts within the account group, a subset of accounts within the account group, and a single account within the account group. (see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62).

As per claim 3 Hilt discloses wherein the instructions are further executable by the microprocessor based rule engine to:
provide an output directed to one or more members associated with the account group, wherein the output includes the correspondence. (see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-53).

As per claim 4 Hilt discloses wherein the output is an electronic communication. (see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-53).

As per claim 5 Hilt discloses wherein the output is selected from a group consisting of: a paper letter, an insert, a presentation instrument carrier, and a message placed on a statement. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-67).

As per claim 6 Hilt discloses wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:
provide an output directed to the second participant, wherein includes the correspondence (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62) provide a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and
incorporate the canned message into the output. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-50).

As per claim 7 Hilt discloses wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, wherein the communication rule includes a message provided by the first participant, and wherein

the instructions are further executable by the microprocessor based rule engine to: provide an output directed to the second participant, wherein the output includes the message provided by the first participant. (see column 18 lines 29-65 and column 21 lines 1-56).

As per claim 8 Hilt discloses wherein the first participant is a Senior party in an account group, wherein the second participant is a junior party in the account group, and wherein the financial account is part of the account group. (see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-67).

As per claim 9 Hilt discloses wherein the communication rule indicates a communication preference. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-50).

As per claim 10 Hilt discloses wherein the communication preference is selected from a group consisting of: a graphical presentation, a textual presentation, a summarized presentation, a multi-account presentation, and a message priority. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-65).

As per claim 11 Hilt discloses a method for implementing consumer based communication rules in relation to a financial account, the method comprising: receiving an indication of a financial account, wherein the indication identifies a participant associated with the financial account; providing a communication rules interface to the participant over a communication network; receiving a communication rule via the communication rules interface ("i. e., "payment network rules" see column 18 lines 45-52) receive a trigger, wherein the trigger(see column 21 lines 1-6) indicates a correspondence associated with the financial account; accessing information associated with the financial account; and applying the communication rule to the information associated with the financial account, wherein a content of the correspondence is based at least in part on the application of the communication rule. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62).

Art Unit: 3692

As per claim 12 Hilt discloses wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule("i. e, "payment network rules" see column 18 lines 45-52) is received from the first participant, and wherein the method further comprises: providing an output directed to the second participant, wherein the output includes the correspondence, providing a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and incorporating the canned message into the output. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56).

As per claim 13 Hilt discloses wherein the communication rule includes a message provided by the participant, and wherein the method further comprises: providing an output directed to the participant, wherein the output includes the message provided by the participant. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-60).

As per claim 14 Hilt discloses a method for implementing consumer based communication rules in relation to an account group, the method comprising: receiving an indication of an account group, wherein the indication identifies a member of the account group, and wherein the account group includes at least a first financial account and a second financial account; providing a communication rules interface to the member over a communication network, receiving a communication rule via the communication rules interface; accessing information associated with the account group; and applying the communication rule to the information associated with the account group. (see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62).

As per claim 15 Hilt discloses wherein the method further includes generating an output directed to one or more members associated with the account group, wherein the output is based at least in part on the application of the communication rule to the information associated with the first financial account and the information associated with the second financial account. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62).

As per claim 16 Hilt discloses wherein the output is selected from a group consisting of: an electronic communication, and a paper communication. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62).

As per claim 17 Hilt discloses wherein at least a first member and a second member are associated with the account group, wherein the communication rule is received from the first member, wherein the output is directed to the second member, and wherein the method further comprises:
providing a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and
incorporating the one of the canned message into the output. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56).

As per claim 18 Hilt discloses wherein the combination of the first member and the second member is selected from a group consisting of: a combination where the first member is a senior party and the second member is a junior party, a combination where the first member is a junior member and the second member is a senior member, and a combination where the first member and the second member are of equal status. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-60).

As per claim 19 Hilt discloses wherein the first financial account is a liability account, and wherein the second financial account is an asset account. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-62).

As per claim 20 Hilt discloses 20. The method of claim 14 wherein the communication rule directs production of a comprehensive report about the account group. (Note Fig: 9 see column 18 lines 29-65 and column 21 lines 1-56 and column 10 lines 1-52).

Conclusion

3. The prior art of record and not relied upon is considered pertinent to Applicants disclosure.

Walker et al (US 2001/0042785 A1 PUB) teaches method and apparatus for funds and credit line transfer.

W eichert et al (US 2004,0117302 Pub) teaches payment management.

Art Unit: 3692

Jones et al. et al (US Patent 6, 021, 397) teaches financial advisory system.


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

June 17, 2007


FRANTZY POINVIL
PRIMARY EXAMINER
AU 3692